


Filed in U.S. Bankruptcy Court
Atlanta, Georgia
M. Regina Thomas, Clerk

MAY 28 2021

By:  Deputy Clerk

UNITED STATES BANKRUPTCY COURT OF GEORGIA NORTHERN DISTRICT

CASSANRA JOHNSON-LANDRY

DEBTOR

BRC 18-55697 LRC

SUBMISSION: CREDIT ONE BANK ACTIONS REGARDING DEBTORS SPOUSE TO ATTEMPT TO INVOLVE DEBTOR/OVERPAYMENTS NOT MADE BY DEBTOR AND OR SPOUSE, POSSIBLY BEING ISSUED TO OTHER PARTIES FOR FINANCIAL GAIN

CASSANDRA JOHNSON-LANDRY, DEBTOR, currently submit communication to involving Credit One Bank which, is not associated with Debtor's Bankruptcy. It appears there has been an attempt to utilize Debtor's Spouse to sign a created affidavit, attesting to fraudulent charges, which Debtor's spouse did not sign. Also, it was reported Debtor reported the Credit One M/C as being stolen, lost or damaged which, is not true.

As stated previously, Debtor's Spouses card was suspended due to NUMEROUS and SUSPICIOUS PAYMENTS. Per Debtor's Spouse's permission who is the PRIMARY card holder, communication was sent to Credit One Bank explaining the situation. Debtor and Debtor's Spouse's concern was the excessive number of payments made and how was this occurring, when the payments were not listed on Debtor's Spouses Bank Account.
(EXHIBIT A)

The forms which were sent to the Debtor's spouse were not related to the suspicious payments. There were withdrawals from Debtor's Spouses account without permission or confirmation. Both questioned Credit One Bank who were the over payments sent to. Instead, Credit One charged all of the payments which were not made by Debtor Spouse or on behalf of Debtor, nor deducted from the designated account, back Debtor's Spouse's M/C account which has a credit limit of 400.00. On May 27, 2021 Debtor's Spouse's balance was -700.00 which is TOTAL SET UP AND UNTRUE

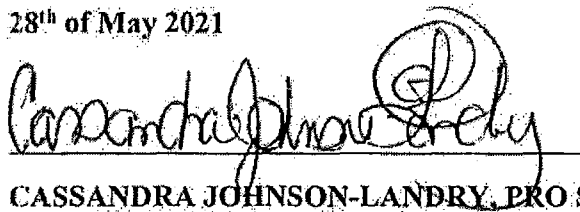
Debtor's Spouse provided permission for Debtor to speak with Destiny at Capital One Investigation division. She referenced the uploaded P.O Report which was placed into the Debtor's Bankruptcy File. She asked Debtor is she has ever had a Credit One Account,

which Debtor reported to as no. Debtor did not provide a copy to Credit One due to Debtor's Spouses credit issue not being associated with Debtor's Bankruptcy. This was and is a situation of utilizing associated contacts to obtain information when exposure such as possible money laundering takes place. UNDER NO CIRCUMSTANCES WILL the Debtor be the Scapegoat.

If the requested investigation taken place, as a requested and all claims validated this situation would POSSIBLY not be occurring. This is the norm and has taken place for too long, Again, regardless of debtor, not possessing a Bar Number in the areas of Bankruptcy or Securities/Exchange this is so VERY OBVIOUS. The stealing of money from Debtor's estate was even mentioned by approximately 2 attorneys with Bar Numbers.

In closing, during the December 8, 2020 hearing, the presiding judge basically stated, the Debtor's claims of fraud, lacked merit as additional evidence was not presented. Although this state is untrue, as the Trustee was in possession of all Police Case Numbers and Reports, the presiding judge stated she relied on the Trustee based on his business judgement in good faith and conducted a reasonable investigation before his conclusion of abandonment and more. Basically, the liability was placed onto the Trustee and his Attorney. As, Debtor was aware there was no investigation and if I were the presiding judge, I would have noted the same. As it pertains to any Bankruptcy case, ALL Trustees and Legal Counsel MUST complete and fulfill their ethical roles and duties to the fullest. (EXHIBIT B)

28th of May 2021

A handwritten signature in black ink, appearing to read "Cassandra Johnson-Landry". The signature is written in a cursive, flowing style with a large initial "C".

CASSANDRA JOHNSON-LANDRY, PRO SE

UNITED STATES BANKRUPTCY COURT OF GEORGIA NORTHERN DISTRICT

CERTIFICATE OF SERVICE

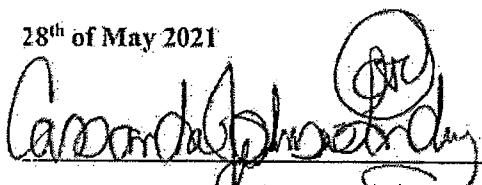
I, CASSANDRA JOHNSON-LANDRY, Debtor currently submit the following document:
SUBMISSION: CREDIT ONE BANK ACTIONS REGARDING DEBTORS SPOUSE TO
ATTEMPT TO INVOLVE DEBTOR/OVERPAYMENTS NOT MADE BY DEBTOR
AND OR SPOUSE, POSSIBLY BEING ISSUED TO OTHER PARTIES FOR
FINANCIAL GAIN. Listed Parties will be served via the USPS. Debtor is over the age of
18 years. In addition, Debtor request all parties on the Matrix to be included on the court's
distribution list.

OFFICE OF THE PRESIDENT
FRAUD SPECIALIST
CREDIT ONE BANK
P.O. BANK 95573
LAS VEGAS, NEVEDA 89193-8873

S. GREGORY HAYS
CHAPTER 7 TRUSTEE
2964 PEACHTREE ROAD, SUITE 555
ATLANTA, GEORGIA 30305

HERBERT BROADFOOT II ESQ.
LEGAL COUNSEL FOR CHAPTER 7 TRUSTEE
2964 PEACHTREE ROAD, SUITE 555
ATLANTA, GEORGIA 30305

28th of May 2021

A handwritten signature in black ink, appearing to read "Cassandra Johnson-Landry", is written over a horizontal line.

CASSANDRA JOHNSON-LANDRY, PRO SE

EXHIBIT A

IVY T. LANDRY
P. O Box 1275
Grayson, Georgia 30017
678.860.2254

Credit One Bnk
P.O. Bank 95573
Las Vegas, Nevada 89193-8873

May 26, 2021

Ref: CURRENT ACCOUNT ENDING IN 7617 WHICH WAS THE PREVIOUS ACCOUNT
ENDING IN 0187.

Credit One Bank Representative,

I am in receipt of your communication dated May 15, 2021 which, was received on May 25, 2021 delivered to P. O Box 1275, Grayson, Georgia 30017. Your communication stated you received my request for a replacement card as the result of a Lost/Stolen Report or because you notified us that the card was in operable. I did not inform you the card was Lost, Stolen, Damaged or inoperable to the best of my knowledge. Your company sent a new card on your behalf. (ATTACHMENT 1)

There have been several missed cards by to me by your bank, However on May 26, 2021 I did speak to your dispute/fraud department and notified the individual I did not have the full capacity to discuss the issue, however documentation was sent. Per uploaded documentation, I noted the information sent to me. requesting me to fill out a generated form, requesting me to list fraudulent charges was not the issue. This form was Non-applicable.

AGAIN, the concern is payments were being made to the account, which we did not make. The credit limit on the current account ending in 7617 is only 400.00 Previous account number ending in 0187 only had a credit limit of 400.00. We are meaning myself and spouse uploaded several payments which were not made by us. AGAIN, if these payments:

1. Who received the overage checks?
2. There second account ending in 0817 currently still exists and someone is utilizing it.

We are MONITORING VERY CLOSELY. In addition, the referred Lost/Stolen Report you are referring to is my wife's report which is connected to her BRC 18-55697. It appears this report is being used to justify ALL illegal activity which has taken place in her personal and commercial bankruptcy. Various accounts are being used to filter money through. We have traced each occurrence of money collection. in addition, to the amounts, which is ASTRONOMICAL as it relates to my wife's PERSONAL BANKRUPTCY.

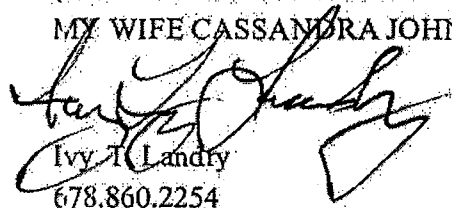
This includes the hidden adversarial actions, which are not on public information, which were not FILED on my wife's behalf and abandonments to avoid incriminating colleagues, collections of outstanding debts owed to her businesses, the illegal theft, and sales of ALL REAL property both commercial and person. Sad to say, the filing of 2 accident claims, which she is still suffering from.

This money was being used to pay others off, to damage her due to being outspoken and exposing UNCLEAN HANDS. Sad to say, she is still suffering from the trauma of the unlawful behaviors of others. I am providing this informing again, not expecting any level of sympathy or empathy, however, to provide YOU with a better understanding.

In closing, under no circumstance will I be apart of this mess with whatever relationships you may have with the BRC. Bottomline, we know what the hidden agenda is and what appears to be taking place. This DOES NOT PERTAIN TO FRADULENT CHARGES, but ACCOUNT PAYMENTS NOT MADE BY US SO, SO WHO RECEIVED THE PAYMENT OVERAGES. My suggestion is maintaining your banks reputation and separate business from personal.

My apologies if I am incorrect but, in the case the actions are HIGHLY obvious. Please submit all communication via email as requested moving forward.

(ALL PREVIOUS COMMUNICATION SUBMITTED AND SIGNED ON MY BEHALF BY MY WIFE CASSANDRA JOHNSON-LANDRY WAS AUTHORIZED BY IVY. T LANDRY).



Ivy T Landry
678.860.2254

Cc: CFPB and Others



Credit One
BANK

IVY LANDRY
PO BOX 1275
GRAYSON GA 30017-0024

Account Number Ending In: 7617

We received your request for a replacement card as the result of a Lost/Stolen Report, or because you notified us that your card is inoperable. You requested that the replacement card be sent to an alternate address, which is different from the home address on file for your account.

If you would like to update your address or if you have any questions, please contact us at (877) 825-3242, 6:00 a.m. to 9:00 p.m., Monday through Friday and 6:30 a.m. to 5:00 p.m. on Saturday, Pacific Standard Time.

Credit One Bank, N.A.
Customer Service Department

P: 877-825-1342 www.CreditOneBank.com

P O BOX 48822 LAS VEGAS NV 89193-5822

5/27/2021

**CAPITAL ONE PAYMENTS PREVIOUS ACCOUNT ENDING
PAYMENTS MADE AS REFLECTED**

ATTENTION: OFFICE OF THE PRESIDENT

ATTENTION: DESTINEY G.

REF. IN T. Landy

ACCOUNT WAS OPENED IN 1/2020

1.16.20 (159.95 DID NOT MAKE THIS PAYMENT NO RECEIPT DEDUCTED FROM ACCT)

4.8.20 (109.95 DID NOT MAKE THIS PAYMENT NO RECEIPT DEDUCTED FROM ACCT)

5.8.20 75.00 R 406925

6.17.20 159.95 R 184031

7.14.20 84.95 R 751700

7.31.20 159.95 R 369775

8.6.20 209.95 R 96186

8.21.20 209.95 R 376411

9.22.20 150.00 R 392986

9.29.20 (134.95 DID NOT MAKE THIS PAYMENT NO RECEIPT DEDUCTED FROM ACCT)

10.22.20 55.00 (R) 677721

11.10.2021 (400.00 DID NOT MAKE THIS PAYMENT NO RECEIPT DEDUCTED FROM ACCT)

11.09.20 109.95 R 754986

11.17.20 94.95 R 364236

12.08.20 159.95 R 346175

12.14.20 259.95 R 889132

1.5.21 100.00 R 233408

1.6.21 (150.00 DID NOT MAKE THIS PAYMENT NO RECEIPT DEDUCTED FROM MY ACCOUNT)

2.1.21 50.00 R 417714

2.17.21 348.14 R 180080

3.18.21 115.06 R 730126

3.22.21 159.95 R (WAS THIS PROCESSED ON 159.95)

3.31.21 209.95 R 445530

4.10.21 209.95 (DID NOT MAKE PAYMENT BUT WAS NOT TAKEN FROM OUR ACCOUNT)

4.8.21 209.95 (DID NOT MAKE PAYMENT BUT WAS NOT TAKEN FROM OUR ACCOUNT)

4.20.21 209.95 R NO CONFIRMATION SCHEDULED

4.28.21 100.00 R 425603

5.20.21 189.93 R 905428

PAYMENTS NOT MADE BY US AND WERE NOT
DEDUCTED FROM ACCOUNT THEREFORE SHOULD NOT
BE ADDED BACK INTO THE ACCOUNT. (

1.6.21 150.00 R 357891

11.10.20 400.00 R 495139

4.10.21 209.95 R 74071933500

4.8.21 209.95 R 74071933200

5/10/2021

Document Page 10 of 36

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Sat, Jan 2, 2021 at 10:18 AM

Reply-To: Credit One Bank <support-b455s0ebftyu92auhtbrmbzt56yg73@creditonemail.com>

To: ivylandry0@gmail.com

Saturday, January 2, 2021

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$100.00 has been processed.

Your reference number for this payment is 02JAN2021-0000233408.

[Sign In](#)

Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. [Click here](#) to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/27/2021

Gmail - Your Payment Has Been Processed



ivy.landry <ivy.landry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Fri, Jan 29, 2021 at 10:11 AM

Reply-To: Credit One Bank <support-b455s0ebftyu92auhtbrmbzt56yg73@creditonemail.com>

To: ivy.landry0@gmail.com

Friday, January 29, 2021

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$50.00 has been processed.

Your reference number for this payment is 29JAN2021-0000417714.

Sign In

5/10/2021

Document Page 12 of 36

Gmail - Your Payment Has Been Processed



Ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Mon, Feb 15, 2021 at 9:26 AM

Reply-To: Credit One Bank <support-bfekhcebfy92auhtbrmbzt56yge0@creditonemail.com>

To: ivylandry0@gmail.com

Monday, February 15, 2021

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$348.14 has been processed.

Your reference number for this payment is 15FEB2021-0000180080.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important information from Credit One Bank.

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For

information on our Privacy Policy or how to contact us, please visit our website at <https://mail.google.com/mail/u/5?ik=b2804b8f40&view=pt&search=all&permthid=thread-f%3A1691771657444620624&simpl=msg-f%3A1691771657444620624>...

5/27/2021

Gmail - Your Payment Has Been Processed



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Wed, Mar 17, 2021 at 10:17 AM

Reply-To: Credit One Bank <support-bfg82webfyt92auhtbrmbzt56yg69@creditonemail.com>

To: ivylandry0@gmail.com

Wednesday, March 17, 2021

CreditOneBank.com



Your Payment Has Been Processed

Visa — 0187

Dear IVY LANDRY,

Your payment of \$115.06 has been processed.

Your reference number for this payment is 17MAR2021-0000730726.

Sign In

5/10/2021



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Fri, Mar 19, 2021 at 3:17 PM

Reply-To: Credit One Bank <support-bfg82webfityu92auhtbrmbzt56yg69@creditonemail.com>

To: ivylandry0@gmail.com

Friday, March 19, 2021

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 0187

This is the same payment posting 3/22/2021

Dear IVY LANDRY,

Your payment of \$159.95 has been processed.

Your reference number for this payment is 19MAR2021-0000977914.

Sign in



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/27/2021

Gmail - Your Payment Has Been Processed.



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Tue, Mar 30, 2021 at 1:28 PM

Reply-To: Credit One Bank <support-bfg82webfuy92auhtbrmbzt56yg69@creditonemail.com>

To: ivylandry0@gmail.com

Tuesday, March 30, 2021

CreditOneBank.com



Your Payment Has Been Processed

Visa — 0187

Dear IVY LANDRY,

Your payment of \$209.95 has been processed.

Your reference number for this payment is 30MAR2021-0000445530.

[Sign In](#)

5/27/2021



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Scheduled

1 message

Credit One Bank <donotreply@creditonemail.com>

Sat, Apr 17, 2021 at 8:29 PM

Reply-To: Credit One Bank <support-bfdqy8ybftu92audpbxdbzt56ygev@creditonemail.com>

To: ivylandry0@gmail.com

Saturday, April 17, 2021

CreditOneBank.com

**Your Payment Has Been Scheduled**

Visa — 0187

no cash

Dear IVY LANDRY,

Your payment of \$209.95 has been scheduled for 4/18/2021.

If you wish to cancel this payment, you can do so by signing in to your account before 11:59 p.m. (Pacific Time) on 4/17/2021.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your scheduled payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.



Ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Tue, Apr 27, 2021 at 11:41 AM

Reply-To: Credit One Bank <support-bfdqy8ybftyu92auhtbrmbzt56yg9d@creditonemail.com>

To: ivylandry0@gmail.com

Tuesday, April 27, 2021

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 0187

Dear IVY LANDRY,

Your payment of \$100.00 has been processed.

Your reference number for this payment is 27APR2021-0000425603.

Sign In

5/27/2021



ivy.landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Reply-To: Credit One Bank <support-b4tvccybftyu92auhtbrmbzt56yg15@creditonemail.com>

To: ivylandry0@gmail.com

Thu, May 7, 2020 at 12:16 PM

Thursday, May 7, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$75.00 has been processed.

Your reference number for this payment is 07MAY2020-0000406925.

Sign In

5/27/2021



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Reply-To: Credit One Bank <support-bfr9vgybftyu92auhtbrmbzt56ygbw@creditonemail.com>

To: ivylandry0@gmail.com

Thu, May 20, 2021 at 5:21 PM

Thursday, May 20, 2021

CreditOneBank.com



Your Payment Has Been Processed

Visa — 7617

Dear IVY LANDRY,

Your payment of \$189.83 has been processed.

Your reference number for this payment is 20MAY2021-0000905428.

Sign In

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Tue, Jun 16, 2020 at 9:07 AM

Reply-To: Credit One Bank <support-b4js48ybftu92auhtbrmbzt56ygb8@creditonemail.com>

To: ivylandry0@gmail.com

Tuesday, June 16, 2020

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$159.95 has been processed.

Your reference number for this payment is 16JUN2020-0000184031.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/10/2021



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Mon, Jul 13, 2020 at 5:31 PM

Reply-To: Credit One Bank <support-b4m8hgybftyu92auhtbrmbzt56ygjw@creditonemail.com>

To: ivylandry0@gmail.com

Monday, July 13, 2020

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$84.95 has been processed.

Your reference number for this payment is 13JUL2020-0000751700.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Thu, Jul 30, 2020 at 12:38 PM

Reply-To: Credit One Bank <support-b4m8hgybftyu92auhtbrmbzt56ygjw@creditonemail.com>

To: ivylandry0@gmail.com

Thursday, July 30, 2020

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$159.95 has been processed.

Your reference number for this payment is 30JUL2020-0000369775.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/27/2021

Cancel - Your Payment Has Been Processed



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Wed, Aug 5, 2020 at 7:15 AM

Reply-To: Credit One Bank <support-b41t9wybftu92auhtbrmbzt56ygmb@creditonemail.com>

To: ivylandry0@gmail.com

Wednesday, August 5, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$209.95 has been processed.

Your reference number for this payment is 05AUG2020-0000096186.

Sign In

5/27/2021

Gmail - Your Payment Has Been Processed



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Thu, Aug 20, 2020 at 11:31 AM

Reply-To: Credit One Bank <support-b41t9wybftyu92auhtbrmbzt56ygmb@creditonemail.com>

To: ivylandry0@gmail.com

Thursday, August 20, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$209.95 has been processed.

Your reference number for this payment is 20AUG2020-0000376411.

Sign In

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Wed, Oct 21, 2020 at 3:39 PM

Reply-To: Credit One Bank <support-b4wqu0ybftyu92auhtbrmbzt56yg1j@creditonemail.com>

To: ivylandry0@gmail.com

Wednesday, October 21, 2020

CreditOneBank.com

**Your Payment Has Been Processed**

Visa — 6693

Dear IVY LANDRY,

Your payment of \$55.00 has been processed.

Your reference number for this payment is 21OCT2020-0000677721.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/10/2021

Document Page 26 of 36

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Mon, Sep 21, 2020 at 12:27 PM

Reply-To: Credit One Bank <support-b4v7ysybftu92auhtbrmbzt56ygd9@creditonemail.com>

To: ivylandry0@gmail.com

Monday, September 21, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$150.00 has been processed.

Your reference number for this payment is 21SEP2020-0000392986.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Mon, Dec 7, 2020 at 11:19 AM

Reply-To: Credit One Bank <support-b43r04ebfyt92auhtbrmbzt56yg3d@creditonemail.com>

To: ivylandry0@gmail.com

Monday, December 7, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$159.95 has been processed.

Your reference number for this payment is 07DEC2020-0000346175.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/27/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Fri, Nov 6, 2020 at 1:35 PM

Reply-To: Credit One Bank <support-b464kcybftyu92auhtbrmbzt56ygy0@creditonemail.com>

To: ivylandry0@gmail.com

Fri, Nov 6, 2020 CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$109.95 has been processed.

Your reference number for this payment is 06NOV2020-0000754986.

[Sign In](#)



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. [Click here to read more about account security and fraud prevention.](#)

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

5/27/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Sun, Nov 15, 2020 at 3:44 PM

Reply-To: Credit One Bank <support-b464kcybftyu92auhtbrmbzt56ygy0@creditonemail.com>

To: ivylandry0@gmail.com

Received: November 15, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$94.95 has been processed.

Your reference number for this payment is 15NOV2020-0000364236.

[Sign In](#)



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

Gmail - Your Payment Has Been Processed



Ivy Landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Reply-To: Credit One Bank <support-b43r04ebfyt92auhtbrmbzt56yg3d@creditonemail.com>

To: ivylandry0@gmail.com

Fri, Dec 11, 2020 at 2:39 PM

Friday, December 11, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$259.95 has been processed.

Your reference number for this payment is 11DEC2020-0000889132.

Sign In

5/10/2021

Gmail - Your Payment Has Been Processed



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Wed, Jan 6, 2021 at 10:57 AM

Reply-To: Credit One Bank <support-b455s0ebfyt92auhtbmbzt56yg73@creditonemail.com>

To: ivylandry0@gmail.com

Did Not Make, Not a Statute



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$150.00 has been processed.

Your reference number for this payment is 06JAN2021-0000357891.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.

Gmail - Your Payment Has Been Processed

5/10/2021



ivy landry <ivylandry0@gmail.com>

Your Payment Has Been Processed

1 message

Credit One Bank <donotreply@creditonemail.com>

Tue, Nov 10, 2020 at 12:45 PM

Reply-To: Credit One Bank <support-b464kcybftyu92auhtbrmbzt56ygy0@creditonemail.com>

To: ivylandry0@gmail.com

Do not appear on Bank Statement

11/10/2020

Received: November 10, 2020

CreditOneBank.com



Your Payment Has Been Processed

Visa — 6693

Dear IVY LANDRY,

Your payment of \$400.00 has been processed.

Your reference number for this payment is 10NOV2020-0000495139.

Sign In



Do not reply directly to this automated email. Please contact Customer Service at 1-877-825-3242 if you have any questions regarding your account.

Important Information from Credit One Bank

You are receiving this email because you are a Credit One Bank card member and this is an important account communication regarding your payment.

Your account information is included above to verify that Credit One Bank is the sender of this email. We will never ask for sensitive information such as your password, Social Security number, or account number in an email. Click here to read more about account security and fraud prevention.

Credit One Bank is committed to providing meaningful privacy protection for our card members. For information on our Privacy Policy or how to contact us, please visit our website at CreditOneBank.com.



Payment History (Last 90 Days)

\$100.00 Posted to Visa0187 on Tuesday, April 27, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071933M00XTMJE

\$209.95 Posted to Visa0187 on Sunday, April 18, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071933Q00XTMJF

\$209.95 Posted to Visa0187 on Saturday, April 10, 2021
Description: PAYMENT - DEBIT CARD LAS VEGAS NV
Reference: 74071933S00XTMJW

\$209.95 Posted to Visa0187 on Thursday, April 08, 2021
Description: PAYMENT - DEBIT CARD LAS VEGAS NV
Reference: 74071933200XTMJK1

\$209.95 Posted to Visa0187 on Tuesday, March 30, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071932T00XTMJ8

\$159.95 Posted to Visa0187 on Friday, March 19, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071932E00XTMJB

\$115.06 Posted to Visa0187 on Wednesday, March 17, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071932Q00XTMJD

\$248.14 Posted to Visa0187 on Monday, February 15, 2021
Description: PAYMENT - THANK YOU LAS VEGAS NV
Reference: 74071931E00XTMJA

DID NOT make *Not on Statement*
DID NOT make *Not on Statement*

error cleared 3/22/21
DID NOT make

EXHIBIT B

IT IS ORDERED as set forth below:

Date: December 8, 2020



Lisa Ritchey Craig
U.S. Bankruptcy Court Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN THE MATTER OF:	:	CASE NUMBER
	:	
CASSANDRA JOHNSON LANDRY,	:	18-55697-LRC
	:	
	:	
	:	IN PROCEEDINGS UNDER
	:	CHAPTER 7 OF THE
DEBTOR.	:	BANKRUPTCY CODE

ORDER

Before the Court is Debtor's Motion for Fraud Investigation Status Prior to Transferring Bankruptcy from Chapter 13 to Chapter 7 (the "Motion") (Doc. 233). The Motion asserts that the Chapter 13 Trustee previously assigned to Debtor's bankruptcy case and S. Gregory Hays (the "Trustee"), the current Chapter 7 Trustee, have failed to investigate Debtor's fraud claims. When the Trustee abandoned such claims (Doc. 231) and Debtor objected to the abandonment (Doc. 240), the Court held a hearing to consider

Debtor's objections on March 5, 2020 (the "Hearing"). On April 7, 2020, the Court entered an order overruling Debtor's objections and approving the notice of abandonment (Doc. 266) (the "Order").

In the Order, the Court noted that a Chapter 7 trustee is permitted to abandon property of the estate after notice and a hearing "that is burdensome to the estate or that is of inconsequential value and benefit," 11 U.S.C. § 554(a), and that such actions are "discretionary," *In re Blasingame*, 598 B.R. 864, 871 (B.A.P. 6th Cir. 2019) (citing *First Nat'l Bank v. Lasater*, 196 U.S. 115, 118–19, 25 S.Ct. 206, 207–08, 49 L.Ed. 408 (1905); *In re K.C. Mach. & Tool Co.*, 816 F.2d 238, 246 (6th Cir. 1987)); *see also Jennings v. Noble*, 523 F. App'x 649, 650 (11th Cir. 2013) ("Under 11 U.S.C. § 554(a), the bankruptcy court gives deference to the business judgment of the Trustee."). The Court further concluded that, under the circumstances of this case, the Trustee relied on his business judgment in good faith and conducted a reasonable investigation before concluding that Debtor's various claims of fraud, scheduled and unscheduled, lacked merit and should be abandoned. The Court also found that Debtor had presented nothing at the Hearing to persuade the Court that the Trustee's assessment was in error.

For these same reasons, the Court finds that Debtor's Motion must be, and hereby is, **DENIED**.